

# EXHIBIT H

1700 G Street NW  
Washington, DC 20552



RE: FOIA Request #BCFP-2019-0143-F

January 29, 2019

Nitin Shah  
Democracy Forward Foundation  
P.O. Box 34553  
Washington, DC 20043  
*VIA Email:* [foia@democracyforward.org](mailto:foia@democracyforward.org)

Dear Nitin Shah:

This letter is to inform you that on December 12, 2018, the Bureau of Consumer Financial Protection (BCFP) received your Freedom of Information Act (FOIA) request dated December 12, 2018. Your request sought:

1. All notes, readouts, Powerpoint/presentation decks, and other presentation materials from meetings in which examination procedures relating to the Military Lending Act were discussed, including examiners' meetings. This should include but is not limited to records in the custody of examiners and other staff in attendance and presenters, including Eric Blankenstein.
2. All records containing or reflecting communications about whether the scope of CFPB supervision and examination includes Military Lending Act compliance activities.

After careful review of your FOIA request, we determined that it is too broad in scope or did not specifically identify the records in which you are seeking, therefore, your request will be placed on hold until we hear from you, or 30 days. If we do not hear from you within 30 days, we will consider this matter resolved and close the request.

Records must be described in reasonably sufficient detail to enable government employees who are familiar with the subject area to locate records without placing an unreasonable burden upon the agency. For this reason, §1070.14 of the BCFP regulations (12 C.F.R. Part 1070) require that you describe the records you are seeking with as much information as possible to ensure that our search can locate them with a reasonable amount of effort.

**consumerfinance.gov**

Whenever possible, a request should include specific information about each record sought, such as the date, title or name, author, recipients, and subject matter of the records, if known, or the BCFP office you believe created and/or controls the record. The FOIA does not require an agency to create new records, answer questions posed by requesters, or attempt to interpret a request that does not identify specific records.

If you would like to make a new FOIA request for our records, please send correspondence detailing the nature of your request, along with telephone and contact information, and we will respond in a timely manner. Please visit our website and review our Bureau structure and offices. <https://www.consumerfinance.gov/about-us/the-bureau/bureau-structure/>

For inquiries concerning your request, please reference the FOIA request number above and contact our FOIA Public Liaison at [FOIA@consumerfinance.gov](mailto:FOIA@consumerfinance.gov) or by phone at 1-855-444-FOIA (3642).

Thank You,  
FOIA Public Liaison | FOIA Office  
Office: (202) 435-9499 | Toll Free: 855-444-3642

Bureau of Consumer Financial Protection  
[consumerfinance.gov/foia](https://consumerfinance.gov/foia)